# Timeline and Legal Overview

Progressive Insurance Claim #25-822866566

Claimant: Charles Travis Herd

Insurer: Progressive Insurance Company

Jurisdiction: Tennessee

Policy #: 930700834

Vehicle: 2020 Honda CR-V (VIN: 2HKRW1H23LH404578)

## Timeline of Key Events

* - June 2023 – April 2025: Progressive collected premiums without interruption, despite later claiming Budget sold the car in 2024.
* - April 20, 2025: Single-vehicle incident occurs.
* - April 22, 2025: Claim reported. Vehicle location confirmed within days. Progressive begins repair/rental process.
* - May 6, 2025: Vehicle declared total loss by Kim Brooks via text.
* - May 6, 2025 (phone): Kim tells Mr. Herd Progressive doesn’t accept surety bonds. Bond effort is halted.
* - May 15–27, 2025: Supervisor Matt Perkins contradicts Kim. Instructs Mr. Herd to obtain bond.
* - May 19, 2025: Mr. Herd releases vehicle to Progressive for Copart transfer.
* - May 20, 2025: Progressive confirms possession of the vehicle.
* - May 20, 2025: Perkins claims Budget reported vehicle missing via 'database search' (later admitted to be just a call).
* - May 22, 2025: Rental cut off mid-claim. Out-of-pocket expenses incurred.
* - May 27–June 3, 2025: Progressive demands bond despite total loss, possession, and voided title by law.
* - June 4, 2025: Bond contradiction formally challenged again.
* - June–July 2025: Progressive admits they have no written policy on bonded titles.
* - June 23, 2025: Progressive sends inaccurate information to the State of Tennessee.
* - June–July 2025: State response dismisses complaint without action.

## Key Contradictions and Failures

* - Surety Bond Policy: Kim says they’re not accepted; Matt later demands one; Progressive admits no policy exists.
* - Total Loss Status: Declared, then denied; documentation later proves they lied.
* - Stolen Vehicle Claim: No VIN or police report—just a call. Vehicle was properly insured and cleared.
* - Rental Car: Cut off early, $400+ paid by Mr. Herd during open claim.
* - Misrepresentation to State: Sent false info, accused claimant of citing fictitious statutes.
* - Personal Disregard: Ignored daughter’s deployment and claimant’s serious medical conditions.

## Legal Statutes Referenced

* - T.C.A. § 55-3-212: Title voided upon total loss; insurer must handle salvage.
* - T.C.A. § 56-8-104: Unfair claims practices include misrepresentation and delay.
* - T.C.A. § 56-8-105: Insurers must process claims promptly and fairly.
* - T.C.A. § 56-7-105: Delayed claim payments over 60 days can incur a 25% penalty plus legal fees.

## Resolution Sought

The claimant is not seeking confrontation. Only closure. No apologies or letters required. Just a full and fair resolution.

Prepared by: Charles Travis Herd

Date: August 04, 2025

Purpose: Attorney Briefing – Formal documentation of claim and misconduct